



# Extract from main terms and conditions for clients

*01.2024 – Changes on fees and commissions in this booklet may vary during the year.  
Depending on the type of commissions and fees, and if not mentioned differently, the prices are exclusive of VAT.*





**AcrossGen<sup>®</sup>**  
Continuing our history

## Table of Contents

Negotiation of Options and Futures	2
Client administration	4
Discretionary Portfolio Management: AcrossGen Mandate	9
Semi-Discretionary Mandate	9
Portfolio Management: (re-) Investment	9
Cornèr - Capital Accumulation Funds (CAF)	10

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**Key:**

All costs shown are indicated with a symbol to differentiate one-off costs from recurring ones.

 One-off costs

 Recurring costs

# Administrative fees

<b>Administrative fee</b>	
 Recurring fees, applied according to country of residence and total assets	From CHF 250 to max. CHF 500 per quarter
 One-off fee, applied in case of additional verifications	Min. CHF 1'000
<b>Administrative fee for expenses related to determining tax residency or in the absence of a tax number / tax identification number</b>	
 Applicable in the event of failure to sign, or incorrect signing of the self-certification of residence for tax purposes, failure to report, or incorrect reporting of a tax code / TIN code	CHF 250 p.y.
<b>Administrative fee for US person</b>	
 Applicable to all banking relationships with U.S. person within the meaning of the FATCA regulations and where the total amount of assets contributed is less than CHF 500,000 (or the equivalent)	CHF 500 per quarter
<b>Administrative fee for the management of sanctions</b>	
 Applicable to customers resident in countries under sanctions (holders or economic beneficiaries)	CHF 500 per quarter
<b>Administrative fee for payments from/to countries under sanctions</b>	
 Applicable to certain incoming and outgoing transfers from/to countries under sanctions	CHF 250 per transfer, max. CHF 2,500 p.y.
<b>Administrative fee for management of pending regulatory cases</b>	
 Applicable to customers who, after requests by the Bank, fail to submit the required documents to comply with applicable regulations (e.g. signing of forms)	CHF 250 p.y.
<b>Additional fees</b>	
 Fees for analysis/verification reports obtained by the Bank from external providers/consultants for compliance with applicable regulations (including anti-money laundering regulations) will be charged separately. The Bank reserves the right to charge additional fees in special cases (e.g. analysis and investigation of inheritance of dormant accounts, investigations and/or requests for information from Swiss or foreign authorities). Any additional indirect costs that the Bank is unable to quantify or estimate in advance, are charged separately to the Client.	



# Negotiation of Options and Futures

## Negotiation derivatives in execution only / -Advisory<sup>1</sup>

Market	Options Index	Options Shares	Options Gov. Bond	Options "Bonds / commod."	Futures Index
EUREX Switzerland	CHF 20	CHF 3.50	CHF 20	–	CHF 50
EUREX Other	EUR 15	3.50 <sup>2</sup>	EUR 15	–	EUR 50
MIF Milan	EUR 25	EUR 10	EUR 20	–	EUR 50
CBOE/CBOT/CME Chicago	USD 10	USD 10	USD 10	USD 10	USD 80
FTSE London	–	–	–	–	GPB 50
LIFFE	–	GPB 10	–	–	–
CAC Paris	EUR 50	EUR 10	–	–	–
Nikkei Tokio	JPY 9,000	–	JPY 10,000	–	JPY 9,000
MINI Nikkei Tokio	–	–	JPY 2,400	–	–
COMEX Metal	–	–	–	–	–
NIMEX / NIBOT	–	–	–	USD 10	–

## Negotiation derivatives in Portfolio Management

Market	Options Index	Options Shares	Options Gov. Bond	Options "Bonds / commod."	Futures Index
EUREX Switzerland	CHF 10	CHF 2.50	CHF 10	–	CHF 25
EUREX Other	EUR 7.50	2.50 <sup>2</sup>	EUR 7.50	–	EUR 25
MIF Milan	EUR 13	EUR 5	EUR 10	–	EUR 25
CBOE/CBOT/CME Chicago	USD 10	USD 10	USD 10	USD 10	USD 40
FTSE London	–	–	–	–	GPB 25
LIFFE	–	GPB 5	–	–	–
CAC Paris	EUR 25	EUR 5	–	–	–
Nikkei Tokio	JPY 6,000	–	JPY 9,000	–	JPY 6,000
MINI Nikkei Tokio	–	–	JPY 1,200	–	–
COMEX Metal	–	–	–	–	–
NIMEX / NIBOT	–	–	–	USD 7	–

<sup>1</sup> Commissions for unmanaged portfolio items.

<sup>2</sup> The currency may depend on the product.

<i>Futures Shares</i>	<i>Futures Gov. Bond</i>	<i>Futures Bonds</i>	<i>Futures Mini Index</i>	<i>Futures cur./ met./ commod.</i>	<i>Futures LIFFE GILT</i>	<i>Min.</i>
–	CHF 20	–	–	–	–	CHF 50
–	–	EUR 20	–	–	–	EUR 50
EUR 15	–	–	EUR 30	–	–	EUR 50
–	–	USD 80	USD 40	USD 80	–	USD 50
–	–	–	–	–	GPB 30	GBP 35
–	–	–	–	–	–	GBP 35
–	–	–	–	–	–	EUR 50
–	JPY 10,000	–	–	–	–	JPY 5,000
–	JPY 2,400	–	–	–	–	JPY 5,000
–	–	–	–	USD 15	–	USD 50
–	–	–	–	USD 50	–	USD 50

<i>Futures Shares</i>	<i>Futures Gov. Bond</i>	<i>Futures Bonds</i>	<i>Futures Mini Index</i>	<i>Futures cur./ met./ commod.</i>	<i>Futures LIFFE GILT</i>	<i>Min.</i>
–	CHF 10	–	–	–	–	CHF 30
–	–	EUR 10	–	–	–	EUR 30
EUR 7.50	–	–	EUR 15	–	–	EUR 30
–	–	USD 40	USD 20	USD 40	–	USD 30
–	–	–	–	–	GPB 15	GBP 20
–	–	–	–	–	–	GBP 20
–	–	–	–	–	–	EUR 30
–	JPY 9,000	–	–	–	–	JPY 10,000
–	JPY 1,200	–	–	–	–	JPY 3,000
–	–	–	–	USD 10	–	USD 30
–	–	–	–	USD 25	–	USD 30



# Client administration

## Trading in bonds and shares

### Securities negotiation<sup>1</sup>

Detail <sup>2</sup>	Swiss shares	Foreign shares	ETF	Bonds	Structured products	
					Cornèr	Others
Up to CHF 100,000	1.00 %	1.50 %	0.60 %	0.80 %	0.50 %	0.80 %
Up to CHF 250,000	0.70 %	1.25 %	0.60 %	0.65 %	0.50 %	0.65 %
Up to CHF 500,000	0.50 %	0.65 %	0.60 %	0.30 %	0.50 %	0.30 %
Over CHF 500,000	0.35 %	0.60 %	0.60 %	0.20 %	0.50 %	0.20 %

### Ticket Fee

Detail	Swiss shares	Foreign shares	ETF	Bonds	Structured products	
					Cornèr	Others
–	CHF 50	CHF 75	CHF 50	CHF 50	Exempt	CHF 50 <sup>3</sup>

<sup>1</sup> Including charges levied by third parties.

<sup>2</sup> Rates applied for range.

<sup>3</sup> For Foreign Structured products CHF 75.

# Client administration

## Investment fund trading

### Cornèr Group Funds<sup>4</sup>

Detail	Conditions	
	Switzerland	Others
Mid & Small Cap CH	1.00 %	1.00 %
SICAV Equity Funds	1.00 %	1.00 %
SICAV Bond Funds	1.00 %	1.00 %

### Third Parties Funds<sup>5</sup>

Detail	Conditions	
	Switzerland	Others
<b>Bond Funds</b> min.	1.00 % CHF 50	1.50 % CHF 100
<b>Equity Funds</b> min.	1.50 % CHF 50	2.00 % CHF 100
<b>Alternative Funds UCITS</b> min.	1.50 % CHF 50	2.00 % CHF 100
<b>Blended and other funds etc.</b> min.	2.00 % CHF 50	2.00 % CHF 100

### Alternative Funds

Detail	Conditions	
	Switzerland	Others
<b>“Subscription and redemption” commissions</b>	1.75 % USD 100 + Recl.	1.75 % USD 100 + Recl.

<sup>4</sup> No redemption fee.

<sup>5</sup> In the case of a redemption, fund charges may be applied.

# Client administration

## Money market negotiation

Service	Detail	Fees
<b>Time deposits</b> min. CHF/EUR/USD 100,000	<b>Fixed-term</b>	Spread is subject to market conditions
	<b>Call / Notice "48h"</b>	
	<b>Call / Notice "35d"</b>	
<b>Fiduciary deposits</b> min. CHF/EUR/USD 100,000	<b>Fiduciary</b>	<b>0.50 %</b> (min. CHF 100 + CHF 30 expiry)
	<b>Fiduciary "Call 48h"</b>	<b>0.50 %</b> (min. CHF 100 + CHF 75 "Call")
<b>Money Market Funds</b>	<b>MM Cornèr Funds</b>	<b>0.20 %</b>
	<b>Other MM Funds (CH)</b>	<b>0.40 % (min. CHF 50)</b>
	<b>Other MM Funds (no CH)</b>	<b>0.50 % (min. CHF 100)</b>

## Securities administration - Deposit of securities<sup>1</sup>

Service	Detail	Fees p.y.
<b>Custody fees<sup>2</sup></b> min. CHF 200 p.y.	Up to 2,5 mio CHF	<b>0.400 %</b>
	2,5 - 5 mio CHF	<b>0.360 %</b>
	5 - 10 mio CHF	<b>0.300 %</b>
	10 - 25 mio CHF	<b>0.250 %</b>
	25 - 50 mio CHF	<b>0.245 %</b>
	Over 50 mio CHF	<b>0.235 %</b>
<b>Other securities</b> min. CHF 200 p.y.	<b>CB Accent funds</b>	<b>0.200 %</b>
	<b>Alternative funds</b>	<b>0.500 %</b>
	<b>Precious Metals (physical)</b>	<b>0.400 %</b>
	<b>Surety</b>	<b>0.300 %</b>
<b>Transfer of securities</b>	Within Cornèr Bank Group	<b>CHF 10</b> per category (min. CHF 50)
	To other banks	<b>CHF 50</b> + charge & expenses
	Fiduciary holding of Italian sec.	<b>0.30 %</b> p.y. (min. semi-ann. CHF 30)

<sup>1</sup> CHF 10 stamp duty only for account holders located in Ticino.

<sup>2</sup> Cumulative rate, included custodian charges.

# Client administration

## All Inclusive Solution

<i>Service</i>	<i>Fees</i>
<b>All Inclusive</b> min. CHF 1,000	<b>0.75 %</b>

### **Conditions All Inclusive Solution**

For the All Inclusive Solution, all other services and operations are available in the List of Terms and Conditions. The All Inclusive commission includes the commission for account management, securities trading (ticket fees and brokerage) as well as custody fees. For fiduciary deposits, CHF 50 per placement is applied to reimbursement. The All Inclusive commission does not include fees for numbered accounts, mail holding service, third party charges and tax reporting services.

# Client administration

## 🇨🇭 Active Advisory Mandate

Service	Investment profile			
	Energy	Opportunity	Solidity	Consistency
<b>Standard, p.y.</b>	<b>0.30 %</b>			
<b>All Inclusive, p.y.</b> min. CHF 1,000	<b>1.20 %</b>	<b>1.10 %</b>	<b>0.90 %</b>	<b>0.70 %</b>

### Active Advisory Conditions

For the Active Advisory Mandate, all other services and operations are available in the List of Terms and Conditions. The All Inclusive commission Active Advisory includes the commission for account management, securities trading (ticket fees and brokerage) as well as custody fees. For fiduciary deposits, CHF 50 per placement is applied to reimbursement. The All Inclusive commission does not include fees for numbered accounts, mail holding service, third party charges and tax reporting services.

## 🇨🇭 Investment Advisory Mandate

Service	Investment profile			
	Energy	Opportunity	Solidity	Consistency
<b>Standard, p.y.</b> min. CHF 160	<b>0.15 %</b>			
<b>Investments only, p.y.</b> min. CHF 160	<b>0.25 %</b>			
<b>All Inclusive p.y.</b> min. CHF 1,000	<b>1.05 %</b>	<b>0.95 %</b>	<b>0.75 %</b>	<b>0.55 %</b>

### Investment Advisory Conditions

For the Investment Advisory Mandate, all other services and operations are available in the List of Terms and Conditions. The All Inclusive commission Investment Advisory includes the commission for account management, securities trading (ticket fees and brokerage) as well as custody fees. For fiduciary deposits, CHF 50 per placement is applied to reimbursement. The All Inclusive commission does not include fees for numbered accounts, mail holding service, third party charges and tax reporting services.

# Discretionary Portfolio Management

## 🇨🇭 AcrossGen Mandate

Service	Investment profile		
	Solidity	Opportunity	Energy
<b>All Inclusive, p.y.</b> min.	<b>1.30 %</b> CHF 1,300	<b>1.50 %</b> CHF 1,500	<b>1.70 %</b> CHF 1,700

### Conditions All Inclusive Solution

The All Inclusive commission includes the commission for account management, securities trading (ticket fees and brokerage) as well as custody fees. For fiduciary deposits, CHF 50 per placement is applied to reimbursement. The all Inclusive commission does not include fees for numbered accounts, the mail holding service, third party charges and tax reporting services. Additional fee personalized management 0.10 %. Consult the full List of Terms and Conditions for any other fees and services.

## 🇨🇭 Semi-Discretionary Mandate

Service	Fees
<b>All Inclusive, p.y.</b> min.	<b>1.10 %</b> CHF 1,000

For Swiss or Italian residents.

Investment starting from CHF 250,000.

For all the other services common fees are valid.

## 🇨🇭 Portfolio Management: (re-) Investment

Service Fees & Expenses	Fees
<b>Management fees</b> min.	<b>0.25 %</b> –

### Conditions

The management fee does not include negotiation fees, trading fees and related custody fees.

Additional fee for personalized management 0.10 %



Consult the full List of Terms and Conditions for any other fees and services.

# Cornèr - Capital Accumulation Funds (CAF)

## Account

<i>Service</i>	<i>Conditions</i>
Opening / closure	Free
Account maintenance	Free
Currency	CHF, EUR, USD
Rate of return	None
Limits	Account balance must be greater than zero
Initial payment	From CHF 500 or EUR/USD countervalue
Subsequent payments (minimum)	From CHF 100 or EUR/USD countervalue
Frequency of payment	Monthly, quarterly, half-yearly or yearly
Minimum term	None
Crediting of interest	Quarterly
Annual statement of account	Free
Annual tax certificate	Free

## Safekeeping account

<i>Service</i>	<i>Conditions</i>
Initial charge	Depends on the product
Exit charge	Free
Management commission	Depends on the product
 Trading stamp duty	0.15 %
 Custody fees	0.10 % p.y.







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